

# The most common protection objections and how top advisers overcome them



For many mortgage advisers, protection can feel like the hardest part of the advice process. Not because clients don't need it, they do, but because the objections can feel uncomfortable, time consuming, or difficult to navigate when you're not fully confident.

## The good news?

Top advisers hear the exact same objections as everyone else, they've just learned how to turn them into meaningful, supportive conversations.

In this guide, we break down the most common objections and give you simple, proven ways to respond. No jargon. No pressure. Just clear, practical guidance you can use straight away.

1

## "I can't afford it right now."

This is the most common objection advisers hear. And yes, budgets are tight. But most clients think protection is far more expensive than it actually is.

### How top advisers respond:

**Acknowledge the concern:** "I completely understand, lots of clients are feeling that right now."

**Reframe the cost:** "Protection doesn't have to be expensive. Many policies start from just a few pounds a month."

**Show the risk of not being covered:** "If something unexpected happened, even a few days or weeks off work could put pressure on your finances. Small, affordable cover can help protect that."

**Why it works:** It shifts the conversation from "extra cost" to "essential safety net," without making the client feel pushed.

2

## "I already have cover through work."

Employer benefits are great, but they're rarely enough on their own.

### How top advisers respond:

**Clarify gently:** "That's a great starting point, let's take a quick look at what you have."

**Highlight limitations:** "Most workplace schemes only cover a percentage of income and often for a limited time. They also don't always include things like everyday accidents."

**Add reassurance:** "We can look at topping up what you already have, so you're fully protected without duplication."

**Why it works:** Clients keep what they have, and you help them fill the gaps.

3

## "It won't happen to me."

Clients know that bad things can happen, they just assume they won't be the ones affected.

### How top advisers respond:

**Use relatable, everyday examples:** "Most claims aren't dramatic events, they're things like fractures, strains, back pain or stress. Everyday stuff that stops people working."

**Keep it real, not scary:** "If you needed a couple of weeks off, how would that impact your mortgage, bills or savings?"

**Anchor it to your fact find:** "For example, you mentioned earlier that you don't get much sick pay from work..."

**Why it works:** It makes protection relevant to their life, not someone else's.

4

## “I need to think about it.”

Sometimes this is genuine. Often, it’s a sign the client doesn’t fully understand the risk.

### How top advisers respond:

**Make it safe to ask questions:** “Of course, what would help you feel more confident about the decision?”

**Bring it back to the client’s priorities:** “You told me protecting the home for your family was important. This policy is designed to do exactly that.”

**Offer a simple next step:** “Let me put together a couple of clear options for you, you can choose the one that feels right.”

**Why it works:** Clients slow down when they’re unsure. Your job is to make the next step easy.

5

## “I don’t believe insurers pay out.”

This is a big confidence blocker for advisers. But the industry has strong payout rates, and MetLife’s Claims Case Study Booklet demonstrates how protection products are designed to pay out quickly, for common, real-life events.

### How top advisers respond:

**Reassure with simplicity:** “Most claims are paid — especially for the types of everyday injuries and illnesses we’ve talked about.”

**Utilise examples:** “With MetLife’s accident and illness cover, people often claim for things like fractures, hospital stays, sports injuries or time off work.”

**Emphasise support, not sales:** “My job is to make sure you have something in place that actually helps when you need it.”

**Why it works:** It shifts the focus from mistrust → real-world outcomes.

6

## “I don’t want to think about worst-case scenarios.”

No one likes discussing illness or financial struggle, but clients do want peace of mind.

### How top advisers respond:

**Reframe positively:** “Protection is really about keeping your lifestyle secure, even when life throws something small or unexpected your way.”

**Keep it light and relatable:** “Most claims aren’t life-changing events, they’re everyday bumps in the road.”

**Focus on control:** “This is about giving you confidence and choice, not fear.”

**Why it works:** It moves the conversation away from doom and gloom.

## Confidence comes from practice, not perfection



You don’t need to know everything about protection to have great conversations. You just need:

- a solid fact find
- a few simple questions
- and the confidence to handle objections calmly

Top advisers aren’t fearless, they’re prepared.

The more conversations you have, the easier it gets.

And with products like MetLife’s accident and illness cover, simple, affordable, and designed for real life events, protection becomes not just easier to discuss, but genuinely valuable for every client.

Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the MetLife® brand.

MetLife Europe d.a.c. is a private company limited by shares, registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at Invicta House, Trafalgar Place, Brighton BN1 4FR. Branch establishment number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised and regulated by Central Bank of Ireland. Authorised by the Prudential Regulation Authority in the UK. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in the UK. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.